

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number	:	09/765,137	Confirmation No.:	7821
Applicant	:	Adams		
Filed	:	01/18/2001		
Title	:	Network Based Loan Approval and Document Origination System		
TC/Art Unit	:	3691		
Examiner:	:	Kazimi		
Docket No.	:	JPM-052		
Customer No.	:	70813		

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

In response to the Office Action dated December 31, 2007, please enter the following amendments:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.